

**Information to identify the case:**

Debtor 1	<b>Betina C. Finch</b>	Social Security number or ITIN	xxx-xx-1010
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>12-37273-CMG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Betina C. Finch

7/25/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Betina C. Finch  
DebtorCase No. 12-37273-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 69

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db  
513497353 Betina C. Finch, 81 Cleveland Avenue, Colonia, NJ 07067-2320  
+Atlanta Gas Light, Elizabethtown Gas, Virginia Natural Gas, 150 W. Main St., Suite 1510, Norfolk, VA 23510-1775  
513772155 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
513601024 +Dario Yacker Suarez Albert LLC, Att: Shelley Albert, 345 Union St, Hackensack, NJ 07601-4304  
513497359 +Dario, Yacker, Suarez & Albert, LLC, 1590 Anderson Avenue, Fort Lee, NJ 07024-2711  
513497361 E-Z Pass New Jersey, Violation Processing, PO Box 52005, Newark, NJ 07101-8205  
513497362 E-Z Pass Transportation Service Center, PO Box 52009, Newark, NJ 07101-8209  
513497364 +Elizabeth NJ Firemen's Federal Credit Un, 411 Irvington Avenue, Elizabeth, NJ 07208-2044  
513497365 +Elizabeth Police Credit Union, 1 Police Plaza, Elizabeth, NJ 07201-2300  
513497366 Elizabethtown Gas, P.O. Box 11811, Newark, NJ 07101-8111  
513497368 +GC Acquisitions, LLC, Vativ Recovery Solutions, LLC, PO Box 40728, Houston, TX 77240-0728  
516634580 +GCAT Management Services 2015-13 LLC, 1209 Orange Street, Wilmington, DE 19801, GCAT Management Services 2015-13 LLC, 1209 Orange Street, Wilmington, DE 19801-1120  
516634579 GCAT Management Services 2015-13 LLC, 1209 Orange Street, Wilmington, DE 19801  
513497369 +Genesis Financial Solutions, Vativ Recovery Solutions LLC, As Agent for Genesis Financial Services, P.O. Box 19249, Sugar Land, TX 77496-9249  
513497370 Greater Alliance Federal Credit Union, c/o Raymond Meisenbacher & Sons, 739 East Main St., Bridgewater, NJ 08807-3339  
513497374 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
513497372 Hayt, Hayt & Landau, LLC, P.O. Box 500, Eatontown, NJ 07724-0500  
513497375 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379)  
516046519 +Kean University, 1000 Morris Ave., Union, NJ 07083-7131  
516634608 MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708  
517336896 +MTGLQ Investors, LP, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
516634609 MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708, MTGLQ Investors, LP, P.O. Box 52708, Irving, CA 92619-2708  
513497379 +Oxford Collection Services, 135 Maxess Road, Suite 2A, Melville, NY 11747-3801  
513497380 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
513497383 +Raymond Meisenbacher & Sons, 739 East Main Street, Bridgewater, NJ 08807-3339  
513497387 +Sprint, C/O Pentagroup Financial, 5959 Corporate Drive, Suite 14, Houston, TX 77036-2302  
513497388 +T-Mobile, Law Office Of Mitchell N. Kay, 7 Penn Plaza, New York, NY 10001-3967  
513497389 Trinitas Emergency Solutions, PC, P.O. Box 8500-7316, Philadelphia, PA 19178-7316  
513497390 +Trinitas Regional Medical Center, 225 Williamson Street, Elizabeth, NJ 07202-3625  
513497391 University Radiology Group, PC, P.O. Box 1075, East Brunswick, NJ 08816-1075  
513497395 +Web Bank, 8405 Southwest Nimbus Avenue, Beaverton, OR 97008-7185  
513780888 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315  
513497398 Wells Fargo Bank, National Association, P. O. Box 13765, R4057-01P, Roanoke, VA 24037-3765  
513497400 +Zucker, Goldberg & Ackerman, 200 Sheffield Road, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2018 23:37:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 25 2018 23:37:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
513496958 +EDI: AFNIRECOVERY.COM Jul 26 2018 03:03:00 Afini Inc., Attn: bp recovery Support, PO Box 3427, Bloomington, IL 61702-3427  
513610516 EDI: AIS.COM Jul 26 2018 03:03:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
513497352 EDI: AIS.COM Jul 26 2018 03:03:00 American Infosource Lp As Agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
513497354 EDI: BANKAMER.COM Jul 26 2018 03:03:00 Bank Of America, 4060 Ogletown/Stanton Road, Newark, DE 19713  
513497355 +EDI: BANKAMER2.COM Jul 26 2018 03:03:00 Bank Of America, P.O. Box 1598, Norfolk, VA 23501-1598  
513497356 +EDI: TSYS2.COM Jul 26 2018 03:03:00 Barclays Bank Of Delaware, 125 South West Street, Wilmington, DE 19801-5014  
513497357 +EDI: OPHSUBSID.COM Jul 26 2018 03:03:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513497358 EDI: RESURGENT.COM Jul 26 2018 03:03:00 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
513497360 +EDI: TSYS2.COM Jul 26 2018 03:03:00 Department Stores National Bank/Macys, Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275  
513497363 +EDI: RESURGENT.COM Jul 26 2018 03:03:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
513497367 +EDI: CITICORP.COM Jul 26 2018 03:03:00 Exxon/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 69

Date Rcvd: Jul 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513497371 +E-mail/Text: csocha@greateralliance.org Jul 25 2018 23:38:34  
Greater Alliance Federal Credit Union, 40 West Century Road, Paramus, NJ 07652-1454  
513497373 +EDI: HFC.COM Jul 26 2018 03:03:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
513497376 EDI: RESURGENT.COM Jul 26 2018 03:03:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
513747817 EDI: RESURGENT.COM Jul 26 2018 03:03:00 LVNV Funding LLC its successors and assigns,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
513497377 +EDI: RESURGENT.COM Jul 26 2018 03:03:00 LVNV Funding, LLC, P.O. Box 740281,  
Houston, TX 77274-0281  
513497378 +EDI: TSYS2.COM Jul 26 2018 03:03:00 Macy's, 9111 Duke Bouelvard, Mason, OH 45040-8999  
514351181 EDI: PRA.COM Jul 26 2018 03:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
514351182 EDI: PRA.COM Jul 26 2018 03:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
513882290 +EDI: PRA.COM Jul 26 2018 03:03:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513882289 +EDI: PRA.COM Jul 26 2018 03:03:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
513497381 +E-mail/Text: bankruptcy@pseg.com Jul 25 2018 23:36:29 PSE&G, Attn: Bankruptcy,  
PO Box 490, Cranford NJ 07016-0490  
513497382 EDI: Q3G.COM Jul 26 2018 03:03:00 Quantum3 Group LLC as agent for,  
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
513497384 EDI: RECOVERYCORP.COM Jul 26 2018 03:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
513497386 +EDI: DRIV.COM Jul 26 2018 03:03:00 Santander Consumer USA, 8585 North Stemmons Freeway,  
Dallas, TX 75247-3836  
513497385 +EDI: DRIV.COM Jul 26 2018 03:03:00 Santander Consumer USA, P.O. Box 660633,  
Dallas, TX 75266-0633  
513552814 +EDI: DRIV.COM Jul 26 2018 03:03:00 Santander Consumer USA, P.O. BOX 560284,  
Dallas, TX 75356-0284  
513497392 EDI: VERIZONCOMB.COM Jul 26 2018 03:03:00 Verizon, PO Box 3037,  
Bloomington, IL 61702-3037  
513497393 +EDI: VERIZONCOMB.COM Jul 26 2018 03:03:00 Verizon New Jersey, Inc., 500 Technology Drive,  
Weldon Spring, MO 63304-2225  
513497394 EDI: WACHOVIA.COM Jul 26 2018 03:03:00 Wachovia Mortgage, P.O. Box 3117,  
Winston-Salem, NC 27102  
513760433 +EDI: WFFC.COM Jul 26 2018 03:03:00 Wells Fargo Bank, 1 Home Campus, MAC# X2303-01A,  
Des Moines IA 50328-0001  
513497397 +EDI: WFFC.COM Jul 26 2018 03:03:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,  
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
513497399 +EDI: WFFC.COM Jul 26 2018 03:03:00 Wells Fargo Home Mortgage, 3480 Stateview Boulevard,  
Fort Mills, SC 29715-7203

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513758308\* +East Bay Funding LLC, c/o Resurgent Capital Services, PO Box 288,  
Greenville, SC 29602-0288  
514205717\* +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 69

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor WELLS FARGO BANK, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor GCAT Management Services 2015-13 LLC  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MTGLQ Investors, LP jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Robert Manchel on behalf of Debtor Betina C. Finch manchellaw@yahoo.com

TOTAL: 10